

Certificate Number: 05781-PAE-DE-038353177

Bankruptcy Case Number: 19-12409



05781-PAE-DE-038353177

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 5, 2024, at 9:39 o'clock PM PDT, Kristie Murphy completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 5, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President